

**Information to identify the case:**

Debtor 1	<u>Marion McFadden</u>	Social Security number or ITIN	xxx-xx-5660
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Norma Wallace McFadden</u>	Social Security number or ITIN	xxx-xx-5559
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number:	16-32808-VFP		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Marion McFadden

Norma Wallace McFadden  
aka Norma W Hall

2/6/20

**By the court:** Vincent F. Papalia  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Certificate of Notice Page 3 of 5

United States Bankruptcy Court  
District of New JerseyIn re:  
Marion McFadden  
Norma Wallace McFadden  
DebtorsCase No. 16-32808-VFP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin  
Form ID: 3180WPage 1 of 3  
Total Noticed: 87

Date Rcvd: Feb 06, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 08, 2020.

db/jdb +Marion McFadden, Norma Wallace McFadden, 1538 Munn Avenue, Hillside, NJ 07205-1657  
 516524533 +Amex, 9111 Duke Blvd, Mason, OH 45040-8999  
 516722966 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
 516664493 +Bushkill Group, PO Box 447, Bushkill, PA 18324-0447  
 516524540 Bushkill Timeshare, PO Box 822991, Philadelphia, PA 19182-2291  
 516524584 +CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
 (address filed with court: Sears, P.O. Box 78051, Phoenix, AZ 85062)  
 516524542 +Chase Auto Finance, Po Box 24696, Columbus, OH 43224-0696  
 516524544 Chase Card, Po Box 15123, Rehrersburg, PA 19550  
 516524549 +Citibank / Sears, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040,  
 S Louis, MO 63179-0040  
 516524548 +Citibank / Sears, Citicorp Credit Services/Attn: Centraliz, Po Box 790040,  
 Saint Louis, MO 63179-0040  
 516524555 +Citibank/The Home Depot, Po Box 9001010, Louisville, KY 40290-1010  
 516524557 +Citizens Bank, 480 Jefferson Blvd, Warwick, RI 02886-1359  
 516524556 +Citizens Bank, Attn: Bankruptcy, 443 Jefferson Blvd Ms Rjw-135, Warwick, RI 02886-1321  
 516524574 +Dressburn-Comenity, P.O. Box 659704, San Antonio, TX 78265-9704  
 516524575 Equifax, P.O. Box 740241, Atlanta, GA 30374-0241  
 516524576 +Equifax Credit Info. Services, Inc., P.O. Box 740241, Atlanta, GA 30374-0241  
 516524577 +Experian, P.O. Box 4500, Allen, TX 75013-1311  
 516524578 Experian, P.O. Box 9530, Allen, TX 75013  
 516524579 +Hrp Corp, Po Box 447, Bushkill, PA 18324-0447  
 516524583 Santander Bank Na, C/o Dovenmuehle Mortgage, Schaumburg, IL 60173  
 516524586 +State of New Jersey, Division of Taxation, 50 Barrack Street, P.O. Box 269,  
 Trenton, NJ 08602-0269  
 516524585 +State of New Jersey, Department of Labor, P.O. Box 951, Trenton, NJ 08625-0951  
 516524587 +State of New Jersey, Department of Labor & Workforce Develop, P.O. Box 951,  
 Trenton, NJ 08625-0951  
 516524588 +State of New Jersey, Attorney General, P.O. Box 080, Trenton, NJ 08625-0080  
 516524590 +Stpc/cbsd, Po Box 6497, Sioux Falls, SD 57117-6497  
 516524589 +Stpc/cbsd, CitiCards Private Label Bankruptcy, Po Box 20483, Kansas City, MO 64195-0483  
 516524597 Synchrony Bank/Lowes, Po Box 530914-0914, Atlanta, GA 30353  
 518585715 +Towd Point Mortgage Trust 2019-4, U.S. Bank Natio, Serviced by Select Portfolio Servicing,,  
 3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284  
 518585716 +Towd Point Mortgage Trust 2019-4, U.S. Bank Natio, Serviced by Select Portfolio Servicing,,  
 3217 S. Decker Lake Dr., Salt Lake City, UT 84115,  
 Towd Point Mortgage Trust 2019-4, U.S. B, 84119-3284  
 516524598 TransUnion Consumer Solutions, P.O. Box 2000, Crum Lynne, PA 19022  
 516524599 +TransUnion LLC, 2 Baldwin Place, PO Box 1000, Chester, PA 19016-1000  
 516524601 +Visa Dept Store National Bank, 9111 Duke Blvd, Mason, OH 45040-8999  
 516524600 +Visa Dept Store National Bank, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: usan.j.njbankr@usdoj.gov Feb 07 2020 01:10:31 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Feb 07 2020 01:10:26 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
 516750483 EDI: AIS.COM Feb 07 2020 05:18:00 American InfoSource LP as agent for, Verizon,  
PO Box 248838, Oklahoma City, OK 73124-8838  
 516524531 +EDI: AMEREXPR.COM Feb 07 2020 05:18:00 Amex, Correspondence, Po Box 981540,  
El Paso, TX 79998-1540  
 516524530 +EDI: AMEREXPR.COM Feb 07 2020 05:18:00 Amex, Correspondence, Po Box 981540,  
El Paso, TX 79998-1540  
 516524532 +EDI: AMEREXPR.COM Feb 07 2020 05:18:00 Amex, Po Box 297871,  
Fort Lauderdale, FL 33329-7871  
 516524534 +EDI: CITICORP.COM Feb 07 2020 05:18:00 At&T Universal Citi Card, Po Box 6500,  
Sioux Falls, SD 57117-6500  
 516524535 +EDI: CITICORP.COM Feb 07 2020 05:18:00 At&T Universal Citi Card, Po Box 6241,  
Sioux Falls, SD 57117-6241  
 516524537 EDI: BANKAMER.COM Feb 07 2020 05:19:00 Bank Of America, Po Box 982238,  
El Paso, TX 79998  
 516524538 EDI: BANKAMER.COM Feb 07 2020 05:19:00 Bank of America, P.O. Box 15019,  
Wilmington, DE 19886  
 516638396 EDI: BANKAMER.COM Feb 07 2020 05:19:00 BANK OF AMERICA, N.A., Bank of America,  
PO Box 31785, Tampa, FL 33631-3785  
 516524536 +EDI: BANKAMER.COM Feb 07 2020 05:19:00 Bank Of America, Nc4-105-03-14, Po Box 26012,  
Greensboro, NC 27420-6012  
 516524539 +EDI: BANKAMER.COM Feb 07 2020 05:19:00 Bankamerica, 4909 Savarese Cir,  
Tampa, FL 33634-2413  
 516524541 +EDI: CAUT.COM Feb 07 2020 05:18:00 Chase Auto Finance, National Bankruptcy Dept,  
201 N Central Ave Ms Az1-1191, Phoenix, AZ 85004-1071

District/off: 0312-2

User: admin  
Form ID: 3180W

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516524543	+EDI: CHASE.COM Feb 07 2020 05:18:00	Chase Card, Attn: Correspondence, Po Box 15298, Wilmington, DE 19850-5298
516524545	+EDI: CHASE.COM Feb 07 2020 05:18:00	Chase Card Services, Correspondence Dept, Po Box 15278, Wilmington, DE 19850-5278
516524547	+EDI: CHASE.COM Feb 07 2020 05:18:00	Chase Card Services, P.O. Box 15123, Wilmington, DE 19850-5123
516524546	+EDI: CHASE.COM Feb 07 2020 05:18:00	Chase Card Services, Po Box 15298, Wilmington, DE 19850-5298
516524551	+EDI: SEARS.COM Feb 07 2020 05:18:00	Citibank / Sears, Po Box 6282, Sioux Falls, SD 57117-6282
516524550	+EDI: SEARS.COM Feb 07 2020 05:18:00	Citibank / Sears, Po Box 6283, Sioux Falls, SD 57117-6283
516524552	+EDI: CITICORP.COM Feb 07 2020 05:18:00	Citibank/Exxon Mobile, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040
516524553	+EDI: CITICORP.COM Feb 07 2020 05:18:00	Citibank/Exxon Mobile, Po Box 6497, Sioux Falls, SD 57117-6497
516524554	+EDI: CITICORP.COM Feb 07 2020 05:18:00	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040
516524558	+EDI: WFNNB.COM Feb 07 2020 05:18:00	Comenity Bank, Po Box 182125, Columbus, OH 43218-2125
516524559	+EDI: WFNNB.COM Feb 07 2020 05:18:00	Comenity Bank, Po Box 182789, Columbus, OH 43218-2789
516524560	+EDI: WFNNB.COM Feb 07 2020 05:18:00	Comenity Bank/Ashley Stewart, Po Box 182124, Columbus, OH 43218-2124
516524561	+EDI: WFNNB.COM Feb 07 2020 05:18:00	Comenity Bank/Ashley Stewart, Po Box 182789, Columbus, OH 43218-2789
516524562	+EDI: WFNNB.COM Feb 07 2020 05:18:00	Comenity Bank/Avenue, Po Box 182125, Columbus, OH 43218-2125
516524563	+EDI: WFNNB.COM Feb 07 2020 05:18:00	Comenity Bank/Avenue, Po Box 182789, Columbus, OH 43218-2789
516524564	+EDI: WFNNB.COM Feb 07 2020 05:18:00	Comenity Bank/Catherines, Po Box 182125, Columbus, OH 43218-2125
516524565	+EDI: WFNNB.COM Feb 07 2020 05:18:00	Comenity Bank/Catherines, 4590 E Broad St, Columbus, OH 43213-1301
516524566	+EDI: WFNNB.COM Feb 07 2020 05:18:00	Comenity Bank/Dress Barn, Po Box 182125, Columbus, OH 43218-2125
516524567	+EDI: WFNNB.COM Feb 07 2020 05:18:00	Comenity Bank/Dress Barn, Po Box 659704, San Antonio, TX 78265-9704
516524568	+EDI: WFNNB.COM Feb 07 2020 05:18:00	Comenity Bank/Fashion Bug, Po Box 84073, Columbus, GA 31908-4073
516524570	+EDI: WFNNB.COM Feb 07 2020 05:18:00	Comenity Bank/OneStopPlus.com, 4590 E Broad St, Columbus, OH 43213-1301
516524569	+EDI: WFNNB.COM Feb 07 2020 05:18:00	Comenity Bank/OneStopPlus.com, Po Box 182125, Columbus, OH 43218-2125
516524571	+EDI: WFNNB.COM Feb 07 2020 05:18:00	Comenity Bank/roamans, Po Box 182789, Columbus, OH 43218-2789
516524573	EDI: DISCOVER.COM Feb 07 2020 05:18:00	Discover Financial, Po Box 15316, Wilmington, DE 19850
516524572	+EDI: DISCOVER.COM Feb 07 2020 05:18:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
516524580	EDI: IRS.COM Feb 07 2020 05:19:00	Internal Revenue Service, P.O. Box 21126, Philadelphia, PA 19114-0326
516524582	+E-mail/Text: bncnotices@becket-lee.com Feb 07 2020 01:09:27	Kohls/Capital One, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660
516524581	+E-mail/Text: bncnotices@becket-lee.com Feb 07 2020 01:09:27	Kohls/Capital One, Po Box 3120, Milwaukee, WI 53201-3120
516758502	EDI: PRA.COM Feb 07 2020 05:18:00	Portfolio Recovery Associates, LLC, c/o Sears Charge Plus, POB 41067, Norfolk VA 23541
516758496	EDI: PRA.COM Feb 07 2020 05:18:00	Portfolio Recovery Associates, LLC, c/o Sears Mastercard, POB 41067, Norfolk VA 23541
516758619	EDI: PRA.COM Feb 07 2020 05:18:00	Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541
516600208	EDI: Q3G.COM Feb 07 2020 05:18:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
516524593	+EDI: RMSC.COM Feb 07 2020 05:19:00	Syncb/Lord & Taylor, Po Box 965015, Orlando, FL 32896-5015
516524592	+EDI: RMSC.COM Feb 07 2020 05:19:00	Syncb/Lord & Taylor, Po Box 965064, Orlando, FL 32896-5064
516524591	+EDI: RMSC.COM Feb 07 2020 05:19:00	Syncb/care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
516524595	+EDI: RMSC.COM Feb 07 2020 05:19:00	Synchrony Bank/ JC Penneys, Po Box 965007, Orlando, FL 32896-5007
516524594	+EDI: RMSC.COM Feb 07 2020 05:19:00	Synchrony Bank/ JC Penneys, Po Box 965064, Orlando, FL 32896-5064
516524596	+EDI: RMSC.COM Feb 07 2020 05:19:00	Synchrony Bank/Lowes, Po Box 965064, Orlando, FL 32896-5064
516524602	+EDI: WFFC.COM Feb 07 2020 05:18:00	WFFNB/Bobs Discount Furniture, Po Box 10438, Des Moines, IA 50306-0438

District/off: 0312-2

User: admin  
Form ID: 3180W

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Total Noticed: 87

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516524603 EDI: WFFC.COM Feb 07 2020 05:18:00 WFFNB/Bobs Discount Furniture,  
Cscl Dispute Team N8235-04m, Des Moines, IA 50306

TOTAL: 54

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 08, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 6, 2020 at the address(es) listed below:

David G. Beslow on behalf of Debtor Marion McFadden yrodriguez@goldmanlaw.org,  
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com  
David G. Beslow on behalf of Joint Debtor Norma Wallace McFadden yrodriguez@goldmanlaw.org,  
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com  
Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Jill Manzo on behalf of Creditor Select Portfolio Servicing, Inc., as servicer for TOWD  
POINT MORTGAGE TRUST 2019-4, U.S. BANK NATIONAL ASSOCIATION, AS INDENTURE TRUSTEE  
bankruptcy@feinsuch.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Mark Goldman on behalf of Debtor Marion McFadden yrodriguez@goldmanlaw.org,  
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com  
Mark Goldman on behalf of Joint Debtor Norma Wallace McFadden yrodriguez@goldmanlaw.org,  
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8